



APPLICATION TRANSMITTAL LETTER

01-21-00

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The Assistant Commissioner
For Patents
Washington, D.C. 20231

Transmitted herewith for filing in the patent application of:

Michael A. Keresman, III, Ravishankar Bhagavatula, Chandra Balasubramanian
and Francis M. Sherwin

For: SECURE ALTERNATE PAYMENT PROCESSING SYSTEM

Enclosed are:

- ☒ 21 sheets of specification.
- ☒ 1 sheet of Abstract.
- ☒ 8 sheets of claims.
- ☒ 10 sheets of drawings.
- ☒ Assignment of an invention to Cardinalcommerce.com, Inc.
- ☒ Declaration and Power of Attorney.
- ☐ Information Disclosure Statement and PTO-1449.

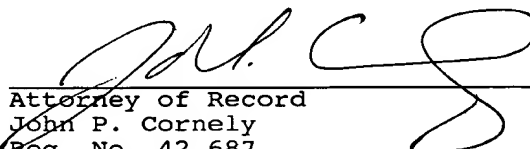


CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
TOTAL CLAIMS	35 - 20 =	-15-	[XX] \$18 LARGE [] \$ 9 SMALL	\$270.00
INDEPENDENT CLAIMS	4 - 3 =	- 1-	[XX] \$78 LARGE [] \$39 SMALL	\$ 78.00
BASIC FEE	[XX] LARGE ENTITY \$690 [] SMALL ENTITY \$345			
TOTAL FILING FEE				\$ 1,038.00

- ☐ Please charge Deposit Account No. 06-0308 in the amount of \$ _____.
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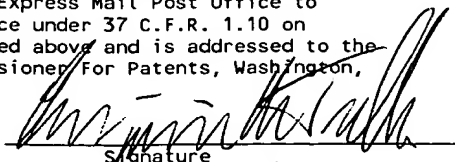
Date


Attorney of Record
John P. Cornely
Reg. No. 42,687
FAY, SHARPE, FAGAN,
MINNICH & MCKEE, LLP
1100 Superior Avenue, Seventh Floor
Cleveland, Ohio 44114-2518
(216) 861-5582

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Date of Deposit: January 20, 2000

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